

Quarterly Journal of the
Central States Numismatic Society

the centinel



Volume 32, Number 3
Fall, 1984

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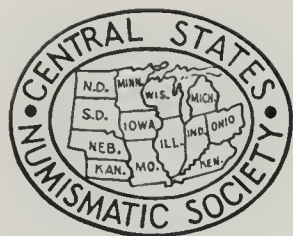
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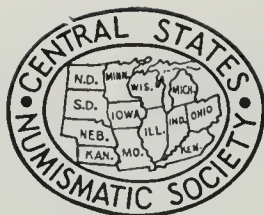
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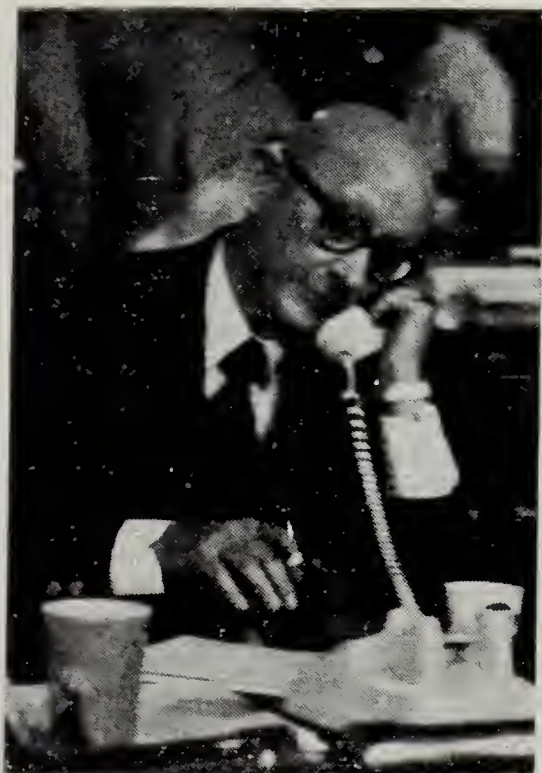
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Address all correspondence regarding *The Centinel* to the Editor, except changes of address, which should be directed to the Secretary-Treasurer.

PRESIDENTIAL

COMMENTARY



John Cain

Our recent interim board meeting was held in Peoria, Ill. during the Illinois Numismatic Assn. annual state convention September 8th and 9th. It was a very productive session, with CSNS making many strides of progress. The board approved governors Ralph Hardman (Kansas) and Bob Douglas (Iowa) purchasing a computer for the secretary's use. Our Secretary-Treasurer, Marjorie Owen-Hendershott, will be able to transport it to convention sites for up to the minute business.

The convention manual has been examined thoroughly and some changes may be made. Also, exhibit rules have been scrutinized and changes will be made. All other appointed committees

have been busy working to make CSNS a more progressive Society.

Reports from Dick Grinolds, who will be the general chairman of the 1985 CSNS convention in Minneapolis, were received and his committees are promising a well planned and active show. I'm sure that with knowledgeable numismatists to help plan and direct the activities, it will be another great convention. We hope to see many of you there to participate.

Work of our YN Editor, Dominic Garretto, has showed signs of his efforts. At our last printing of *The Centinel* there were listed six applications for Junior membership. I don't remember that many applying at one time before. Hopefully it is a sign of good things to come with our Junior program. Probably one of the most positive notes for the program is the junior seminar scholarship awarded to the outstanding young numismatist.

In keeping with the scholarship awards for the future, the board also decided to award a scholarship to the ANA seminar in Colorado Springs to an adult member of CSNS. To make this program work, we need help from the membership to send us the names of possible candidates for the award.

We are taking invitations for our 1985 mini-convention site from any club within our 13 states. If your club desires to invite CSNS, contact any board member or officer in writing.

turn page

Also be sure the dates are not in conflict with any other state convention in our area.

The low point of our board meeting was the acceptance, with regrets, of the resignation as a Board member from Larry Rowe, Lincoln, Neb. Larry and his family are now making their new home in Seattle, Washington. We all wish Larry and his family nothing but the best in their future endeavors.

Larry's resignation left a vacancy on the board, so I asked Helen Sedo of Dearborn, Michigan, to fill his term on the board, and she accepted.

One of the more pleasant times spent in Peoria was a few minutes before leaving for home. A few of the board members were gathered around the desk in the process of checking out

of the hotel, when our former secretary-treasurer approached. For those of you who remember, Oliver Horton was a sight for sore eyes. Ollie last served on the board in 1976 and has been busy over the years since. We enjoyed a few minutes talking over old times and updating each other on what's going on now.

You as members have a hard working board of governors, so any suggestions you have, let them know. Just nine months into this year we have come a long way and I expect to go further in the months to come. After long, sometimes weary meetings, our final results make it all worthwhile.

Hope to see in Minneapolis
next spring.

— John Cain, President

A Letter To the Editor . . .

Editor — The Centinel:

I read with much interest two items in the Summer, 1984 addition of the Centinel. Specifically, the picture of the Cedar Rapids, Iowa 20 year members. I joined this club almost 30 years ago when I was going to junior high school in Cedar Rapids. At that time Joe Marshek was the club president and Leo Sears was club secretary. It is with the help at an early age of people like Joe and Leo, along with Bill Daughty and the Lawrence brothers of Anamosa that I never lost interest in numismatics.

As with Samuel W. Johnson's article entitled "Is Numismatics Beginning To Die?", I, too, frequently think about the future of our hobby. But I am reminded about the people in the Cedar Rapids Coin Club that first helped me out. If all of us would take a junior member or two and help them learn numismatics and what it is all about, numismatics would grow extremely fast and be stronger this next generation.

Let's all make it a goal this year to bring a junior member to the local club meeting, sign him, and pay his or her first year's dues, if necessary. Let's also invite them to CSNS and ANA conventions.

Sincerely, Gary E. Lewis, North Fort Meyers, Florida

Would you like to contribute an article to The Centinel ?

Contact the Editor

Kevin Foley

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A MESSAGE FROM THE

SECRETARY



Marjorie Owen-Hendershott

I saw so many faces at ANA in Detroit that belonged to CSNS members — it was almost like “Old Home Week.” Several persons asked about their dues status. Dues are always payable at our Spring Convention — our year starts on March 1. However, I do try to get out the notices soon after that, but sometimes ‘life’ gets in the way and I run late — as this year. Please forgive!

Speaking of the ANA, I would remind you that Central States will man a table on the Club Midway whenever ANA is held within our 13-state area.

We had a very productive meeting in Peoria early in September, in conjunction with the Illinois State organization. We were most happy that our budding YN, Dominic Garetto could be with us. He was a big help, especially to me, in manning the CSNS table. And, I think we oldsters could maybe take a lesson from him. He’s quite a go getter in persuading people to join our great Club.

I would beg to disagree with our friend from Illinois regarding his guest column in the Summer Issue. According to Samuel Johnson, numismatics is beginning to fade as a hobby. I, personally, don’t think people are ever going to lack interest in money! I would agree to the point that, perhaps these tremendous shows, along with the investor who is not truly a numismatist anyway, will cool down a bit. Perhaps what we really need is to get back to the basic idea of collecting for the fun of it, and sharing that interest with others.

Our thanks to ILLNA for the opportunity to renew old friendships. A highlight of the weekend for me was having Oliver Horton visit with us. Oliver was my predecessor in this job, and his help to a newcomer was invaluable.

Watch **The Centinel** for news of next year’s Convention in Minneapolis and make your plans early. Hotel cards and exhibit application forms will be included in an upcoming issue. Dick Grinolds and his committee are hard at work to make this a successful meeting for all concerned.

— Marjorie Owen-Hendershott
Secretary-Treasurer

MOVING ?

**Don’t forget to send a change
of address to the Secretary:**

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P. O. Box 65336
West Des Moines, IA 50265**

CSNS Board Meets In Peoria

Interim Convention Remains Open

The September 7-9 Convention of the Illinois Numismatic Association, held at Peoria's Continental Regency Hotel, was the site of the interim meeting of the Central States Numismatic Society's Board of Governors.

In addition to hearing a final report from A. P. "Del" Bertschy, General Chairman of April's Milwaukee Convention, and receiving a preliminary Convention outline from Dick Grinolds, General Chairman of the 1985 Central States conclave to be held April 25-28 at the Minneapolis Hyatt Regency, the Board acted on a number of significant questions.

Three scholarships to attend the 1985 American Numismatic Association Summer Seminar in Colorado Springs, Colorado in July of 1985 were approved. Two scholarships will be awarded to young numismatists under the age of 18, while a single scholarship will go to an adult. All three awards will include tuition, room and board at the seminar, as well as coach class round trip airfare from the recipient's home airport to Colorado Springs. Application details can be found in this issue of the Centinel.

The Board also voted to decline the invitation from Lincoln, Nebraska for that city to host the 1985 Fall Convention. The only dates available for a Lincoln Convention would have conflicted with the 1985 Illinois Numismatic Association Convention and the consensus of the Board was that a Fall Central States Convention should not conflict with established state numismatic events.



1985 General Chairman for the Minneapolis Convention, Dick Grinolds (center) makes last minute preparations for his September report to the Board of Governors on next year's Convention. Centinel YN columnist Dominic Garetto (foreground) and CSNS Governor Florence Schook (right, rear) look on.

President John Cain emphasized that it would continue to be his policy to work for the establishment of a Fall convention in medium size cities within the Central States region and asked for interested potential sponsors to contact him.

The Board also presented \$250 to the Milwaukee Numismatic Society as a matching grant for the purchase of numismatically related books for the Milwaukee Public Library. This was the first such presentation by the Board and confirms a policy adopted at a previous meeting of matching up to the \$250 amount a donation of numismatic books made by a local club in the previous year's convention city to the local public library system.

A new award was created by the Board to be presented at each year's annual convention to the local club in the Central States region having the highest percentage of its members belonging to the Central States Numismatic Society. To be eligible for the award the local club should have at least 20 members and should submit a list of those who are Central States members, along with the total of overall club membership as of December 31 to the CSNS Secretary. Applications for the award must reach the Secretary no later than March 1.

The Board also approved the purchase of a computer system for the use of the Secretary-Treasurer to facilitate the mailing of membership applications and the processing of dues from members.



Milwaukee Central States General Chairman A. P. "Del" Bertschy presents a check to President Cain for the net proceeds of the April Convention in Milwaukee.

**HOW MANY NEW MEMBERS HAVE YOU
SIGNED UP FOR CSNS SO FAR THIS YEAR?**

Peoria Hosts ILLNA

Peoria's Continental Regency Hotel was the site September 7-9 of the Annual Convention and Coin Show of the Illinois Numismatic Association. A bourse of just over 100 dealers saw strong public attendance on Saturday, with the dealers in attendance reporting the mixed results that have characterized similar events in the recent past.

An extensive educational exhibit section saw collectors from throughout the Central States region vying for the hotly contested exhibit awards. Best of Show honors were captured by Samuel W. Johnson, Jr., President of the Illinois Numismatic Association and current holder of the Central States Numismatic Society's Elston G. Bradfield Literary Award. Mr. Johnson's exhibit centered around his collection of Sparta, Coulterville and Okawville, Illinois National Bank Notes.



Illinois Numismatic Association President Sam Johnson (standing) introduces members of his Peoria Convention Committee and fellow ILLNA officers to the Central States Board prior to the Peoria meeting in September.

The prestigious Maurice Burgett Award for the Best Obsolete Currency Exhibit went to Leroy Kaczor for his display Bank of Vincennes at Vevay notes.

Other exhibit awards presented at the Saturday night banquet included:

- United States Coins: First, Ethel Ziesmer, Grading Mercury Dimes; Second, Dale Carlson, Morgan Silver Dollars.
- All Gold Coins: First, Ed Voss, Canadian Gold Coins; Second, Bob Ziesmer, Canadian Gold Coins.
- Foreign Coins After 1500: First, Mark Wicclaw, United States Territorial Coinage for the Philippines; Second, Dale Lukanich, Commemorative Coinage of Iceland; Third, Kevin Dailey, All the Queen's Coins.
- Paper Money: First, Samuel W. Johnson, Jr., Sparta, Coulterville and Okawville National Currency; Second, Henry Stevenson, Confederate States of

America Hundred Dollar Notes; Third, Leroy J. Kaczor, Bank of Vincennes at Vevay.

- Modern Medals: First, Ethel Ziesmer, Colorado Centennial Medals.
- Juniors: First, Michael Bradski, Byzantine Scyphates; Second, Lisa Lukachich, The Franklin Half Dollar.
- Miscellaneous: First, Carl Wolf, Chicago Coin Club's 50th Anniversary Medals; Second, Mark Wieclaw, The Berghoff Chips; Third, Harry Flower, Numismatic Tributes To Albert Einstein.

Mike Fink also exhibited his outstanding collection of Hoopeston, Illinois National Bank Notes. Mr. Fink is believed to have one of the largest collections of Hoopeston Nationals in the country.

Don Fisher of Decatur served as General Chairman for the convention and was assisted by Joe Mileham of Springfield, who served as Bourse Chairman.

The 1985 Illinois Numismatic Association Convention will also be held at Peoria's Continental Regency. Dates have been set for September 6-8. Dealers interested in bourse space should contact Bourse Chairman Mileham at 3123 Dirksen Parkway, Springfield, Illinois 62703.

CSNS Members Capture Detroit ANA Exhibit Honors

Last August's American Numismatic Association Convention in Detroit will long be remembered for the quality of its educational programs and the calibre of the educational exhibits. Central States Numismatic Society members played a large role in the entire convention, but particularly its educational aspects.

Heading the top of the list is Florence Schook, the ANA Vice President and Central States Board member, who served as General Chairman of the entire Detroit convention.

The outstanding educational programs presented in the Numismatic Theater were organized by Chicago Coin Club Secretary Carl Wolfe, who assembled an outstanding cast of numismatic educators and authorities for several days of non stop programs.

Leading the parade of Central States members to gain exhibit honors was Nancy Wilson from Milwaukee, Wisconsin, whose exhibit of *Second Issue United States Fractional Currency* captured the *Howland Wood Memorial Best of Show Award*. Nancy's fractional currency exhibit also captured First Place honors in the *United States Paper Money* category, where she edged out husband John Wilson, whose exhibit of *Series of 1899 Silver Certificates* took Second Place.

The prestigious *Burton Saxton Memorial Award* for First Place in the *Medals* category went to Carl Wolf, Secretary of the Chicago Coin Club, for his exhibit of *Chicago Coin Club 50th Anniversary Medals*. Central States member Robert D. Hatfield of Taylor, Michigan, snatched Third Place honors in the same category with his display of *Italian Renaissance Medals*.

The *Obsolete Paper Money of the United States* category saw two of the top three prizes go to Central States members from Michigan, as Kalamazoo's Charles Fenwick took home the *D. C. Wismer Award* for First Place and Dr. Wallace Lee of Pontiac won the Third Place trophy.

Another Michigan resident, six year Central States member Julius Dudzinski of Detroit won Third Place honors in the *Coins Issued Prior to 1500 A. D.* classification.

The *Foreign Paper Money* field saw Second Place plaudits captured by noted numismatic author and ten year Central States member Fred Schwan of Kansas, for his display *Masterpieces of Edmund Dulac*.

The Central States banner was carried into the *United States Gold Coins* classification by Farmington, Michigan's Robert C. Krueger, who brought home Third Place.

The *Henry Christensen Memorial Award* for the best exhibit of Latin American Coins and Currency was won by William B. Slate of Warren, Michigan with his display of *Uruguay's Nineteenth Century Foreign Minted Type Coinage*.

Five year member Jean Bullen of Illinois won the *R. R. Donnelley and Sons Award* synonymous with First Place honors in the *General or Specialized* category.

Best of Show winner Nancy Wilson also took the Second Place Award in the *Private Mint Issues Since 1960* category for her exhibit *The Ten Greatest Men of American Business*.

Both Second and Third Place honors in the *Local Interest* category were captured by Central States members. Donald Young of Kentucky took Second for his exhibit *A. N. A. Convention Badges from Detroit Past*, while Taylor, Michigan member Robert Hatfield increased his award haul with Third Place recognition.

First Place in the *Medals and Tokens* category went to James Stoutjesdyk of Schwartz Creek, Michigan, who captured the Juniors Level *Arlie Slabaugh Award*. Jim's exhibit was *A Tribute to the Spanish American War*.

Debbie Wilamowski of Fraser, Michigan, took Junior First Place honors in the *Foreign* category for her display *Coins Commemorating the Children of the World*.

Exhibiting non competitively were Admiral Oscar Dodson of Urbana, Illinois, a 23 year Central States member, whose display was entitled *A Photographic Record of the Excavation of the Ancient Mint at Athens*. Exhibit Chairman Martin Delger joined the noncompetitive displays with his exhibit of *United States Fractional Currency Wide Margin Specimen Set with Selected Varieties*. Member F. M. Rose of Ft. Lauderdale, Florida exhibited material on *The Wonderful World of Chopmarks*. Six year member and American Numismatic Association Governor Steven Taylor of Dover, Delaware exhibited *The Sweet Part of Numismatics*, while 24 year member and ANA Governor John Jay Pittman rounded out Central States participation in the noncompetitive exhibits with his display of *Selected Canadian Decimal Coins*.

Bureau of Engraving and Printing Produces

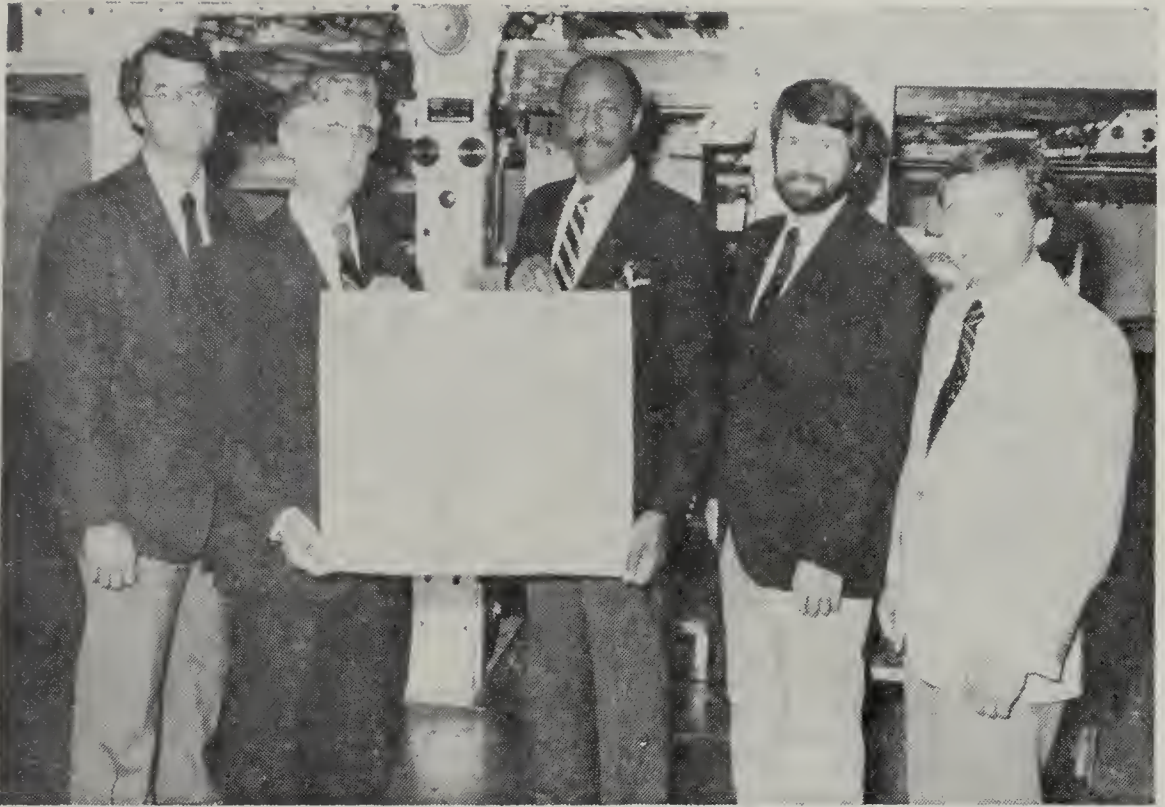
Record 5 Billionth Currency Note

The Bureau of Engraving and Printing has produced its five billionth currency note of the 1984 production year -- the first time in its history that the five billion mark was reached during a one year period.

"This milestone is evidence of the increasingly high productivity we've been achieving over the last few years," Bureau Director Robert J. Leuver said. He noted that currency production had doubled in the last seven years.

Mr. Leuver was presented a plaque featuring the historic \$1 note by Bureau production managers.

The Bureau actually will produce a record 5.9 billion currency notes this



Bureau of Engraving and Printing Director Robert J. Leuver (second from left) and Assistant Director (Operations) Joseph DeBose hold sheet containing record five-billionth currency note. Standing with Mr. Leuver and Mr. DeBose are, left to right, production managers Robert Heygster, plate printing; Thomas Ferguson, production scheduling; and Kit Regone, currency processing.

fiscal year. "This is astonishing when you consider that the combined production of the 16 countries in Europe is slightly more than 6 billion notes," Mr. Leuver stated. He added that if an individual had 5.9 billion \$1 notes and spent \$1 every second, it would take about 190 years to spend it all! "And, if each note to be printed in 1984 were laid end to end, they'd stretch around the equator 22½ times."

Mr. Leuver noted that the Federal Reserve Board has ordered 26 percent more notes this year than in FY '83. He attributed this increase primarily to the need to produce notes that are readily accepted by the automatic teller machines and money-changing devices. "More than 95 percent of new notes are used to replace older currency," he explained.

With twelve presses operating 24 hours a day, the Bureau prints eight thousand notes per hour for a total of \$165 million worth of currency per day. It is the world's largest securities printer, producing about 700 different security products and delivering about 45 billion security documents to customers each year. Begun in 1862 with six employees, the Bureau has grown to a large, modern industrial establishment with some of the most advanced securities production equipment in the world. It is unique in that rather than receiving appropriated funds from Congress, it recovers its costs from its customers. Fiscal Year 1985 sales by the Bureau will be an estimated \$226 million.

The Bureau has been producing U. S. currency continuously since 1877, adding U. S. postage stamps in 1894. It is also responsible for advising and assisting Federal agencies in the design and production of other government documents which require counterfeit deterrence characteristics.

B. E. P. Announces Show Schedule

The Bureau of Engraving and Printing recently announced its 1985 numismatic and philatelic exhibit schedule, which Bureau Director Robert J. Leuver said "is well balanced and ensures maximum exposure for the Bureau."

"After carefully reviewing the numerous invitations we had received, we selected these eight shows on the basis of geographic dispersal, the number of people expected to attend, and the ability of the show to finance Bureau expenditures," Mr. Leuver explained. "It was a difficult selection process because we were honored with invitations to so many high-caliber events."

In addition to sending technical representatives to each show, the Bureau will issue a souvenir card commemorating each one. The schedule is as follows:

- Long Beach Numismatic and Philatelic Exposition, Long Beach, California, January 30 through February 3, 1985.
- Milwaukee Philatelic Society (MILCOPEX '85), Milwaukee, Wis., March 1 through 3, 1985.
- International Coin Club of El Paso, Texas, April 18 through 21, 1985.
- Pacific Northwest Numismatic Association (PAC NW), Seattle, Washington, May 17 through 19, 1985.
- National Philatelic Exhibition of Washington, D. C. (NAPEX '85), Arlington, Virginia, June 7 through 9, 1985.
- International Paper Money Show (IPMS), Memphis, Tennessee, June 14 through 16, 1985.
- American Numismatic Association (ANA), Baltimore, Maryland, August 20 through 25, 1985.

Mr. Leuver also announced that the Spider Press, a 19th century hand press, will be demonstrated and a limited-edition plate proof sold at three shows: ASDA, International Coin Club of El Paso, and ANA. The Bureau's exhibit traditionally includes historic stamps and currency that are rarely seen by the public. A popular feature is the "Billion Dollar Display" made up of historic gold and silver certificates, fractional currency, United States Notes, and other rare items.

The Bureau already has made commitments to participate in two shows during Fiscal Year 1986, according to Mr. Leuver. These are the International Paper Money Show at Cherry Hill, New Jersey, in November of 1985, and AMERIPEX '86, an International Philately Exposition in Chicago, Illinois May 22 through June 1, 1986.

ATTENTION LOCAL CLUBS !

Would you like to be the first local club to win the newly established award for the club with the highest percentage of Central States Numismatic Society membership? Send the Secretary a list of your members who belong to CSNS as of December 31, 1984 along with the total number of members in your club.

The winner will be announced at the Minneapolis Awards Banquet.

ANACS Shortens Turn-Around Time

Efforts to shorten the turn-around time for the American Numismatic Association Certification Service authentication and grading have been successful. Coins are now being returned to the owners within a three week period, and new programs are in place to reduce the time even further.

The three week service time had been set as a November goal by ANACS Director Ken Bressett in an open meeting at the ANA Detroit convention. Reaching that objective is part of an overall plan to shorten the work time to a maximum of two weeks before the end of this year.

Problems arose for the service earlier this year when the volume of coins received by ANACS expanded from a monthly average of 5,000 pieces to more than 8,000. The situation was further compounded by the loss of personnel whose replacement required careful and lengthy training to provide continuity and consistency for the ANACS service. A new photographic system also is expected to be in use before the end of this year to accommodate the time necessary for preparing the ANACS certificates within the two-week period. Presently, this is one of the most time consuming parts of the operation that will be augmented by automated equipment.

The time spent in examining coins by the ANACS authenticators has actually increased, according to Bressett, who explained that a greater number of people now view each piece to insure accuracy through a consensus of at least four experienced graders. The new staff members, he stated, are performing even better than anticipated and, because of their past experience, have quickly adapted to the ANACS requirements for accuracy and consistency.

Coin volume at ANACS has con-

tinued to exceed 8,000 pieces in recent months and is higher than at any period of its history with the exception of a few months during 1981. ANACS may be contacted at 818 North Cascade Avenue, Colorado Springs, CO 80903.

ANA Museum Exhibits Ancient Greek Coins

An unusual educational exhibit, titled "From Hand To Hand: Ancient Coins" opened to the public on October 10 at the Museum of the American Numismatic Association in Colorado Springs, Colorado.

Circulated by the Phoenix, Arizona, Art Museum and featuring the Cutler Collection, this exhibition includes examples of classical Greek coinage from throughout the Ancient World from the sixth century B. C. until Roman times.

The display is organized around several topics, including techniques, denominations, materials and areas of subject matter represented on the coins. Presented also are groupings of pieces from the various geographical areas and exploration of the significance of myths, symbols, and other designs.

Of particular interest are handsome examples illustrating a number of the most famous and popular series of Greek coins. These include examples from the mints of Athens, Corinth, Syracuse and Rhodes, and pieces issued in the Empire of Alexander the Great. Actual portraiture, although somewhat idealized at first, was inaugurated on coins issued by Alexander's followers in commemoration of the Great One.

The museum, located at 818 North Cascade Avenue in Colorado Springs, is open to the public without charge from 8:30 a.m. to 4:00 p.m. Tuesday through Saturday.

Milwaukee Clubs Visit Chicago Fed

by John Wilson

On August 17, 1984 22 members and guests of the Milwaukee Numismatic Society and South Shore Coin Club made a field trip via Badger Coach to the Chicago Federal Reserve. Arriving at the Fed a little after 10:00 a.m., we were courteously greeted by Public Information Representatives Michael Ben and Frank Koeiech. Our guides then took us to a room and we were shown a 25-minute film. Mike told us the film was made in 1978 and every operation in the film was the same except they no longer burned the worn out currency, but shredded it. Bob Korosee later told me the shredded money was available to anyone, but only in 3½ ton lots. Anyone have a semi the elub can use to pick up one lot?

The cameras were then taken away (to protect the identities of the 2,000 employees), and we were all issued ID stick-on patches. We were split into two groups and a tour of the building began. Mike led the way in our group.

Our first stop was at the "cheek sorting" room. This room is kept at a constant 68 degrees to help keep the machines from overheating. To handle the tremendous volume of cheeks that come into the Chicago Fed., the machines are going 24 hours a day. Mike said probably one percent of all cheeks they process are returned because of insufficient funds or closed accounts. He said when this one percent is re-submitted for payment only one-half of them are returned for reasons already mentioned. The problem, Mike said, comes when people sent a cheek or give a cheek to someone and then wait to deposit the money in their cheeking account. People should know that it takes from three to five days for a check to be returned to the issuing bank when cashed. This three to five

days even includes cheeks sent to the East and West coasts.

A counting room was our next stop. Two employees were using a small counting machine to cheek bundles of currency for correct amounts. After counting this money, it is placed back into circulation. Mike said the average life of a note is 18 months. A question was asked concerning the theft of money. Mike answered by saying there were zero thefts. This was due to the screening period new employees go through and the incentive program. This program "incentive" paid employees for their production. He also said the employees were under camera surveillance at all times. No one had been prosecuted for theft in many years.

We were shown some frames of money used from 1862 to present. Mike explained some of the notes on display, which included a note from all twelve Federal districts. These notes, which were all Series 1963, were serial number 77. Number 7 is the number of the Chicago Fed. and appears in the Federal Seal just left of center on face. The popular 1901 Bison and an 1899 Indian Chief Note, along with a very scarce hand signed Series 1878 Silver Certificate, were also on exhibit. The star notes turned on Tom Snyder and myself. These U. S. Notes, Silver Certificates, Federal Reserve Notes, all had serial numbers *00000000*. Unfortunately for us, the numismatic room was closed for repairs, and that was all we did see numismatically.

Mike said that the Feds were likely to use only a universal seal on the left instead of the 12 different seals. It is always nice to own a complete set of low denomination Federal Reserve Seals. A set can be completed for a very minimal price.

Next stop was the shredding room. Before going to the viewing window, we were shown a map with the 12 Feds and their locations in the country. Mike said the Fed was established

in 1913 and that was also when the boundaries were drawn up. He said the Chicago Fed did a larger volume of business (checks, currency and coins), than any of the other Feds. He said that because of the industrialization and the population movement to the Midwest and West, these Feds were doing a lot more business than in the earlier days. The shredding machines were viewed next and Mike said some 15 million worth of notes were shredded each day.

That concluded the tour and our group returned to the room where we viewed the film. Our cameras were returned and Mike handed us all small souvenir packets of shredded money. We were also allowed to take several handouts on information concerning the Fed and money. That concluded the tour, which took about 1½ hours. The other group had already departed for lunch and we did likewise. Arrangements were made with everyone

to assemble at 1:45 p.m. for the return trip to Milwaukee.

The Setinbergs, Tom Snyder, Walt Blada, Nancy and I then took a short walk to the Sears Tower. Restaurants were busy there so we opted to go to the top of the tower before lunch. The admission was \$2 and the trip up the elevator took one minute for all 103 floors. Several people seemed to have left their stomachs on the first floor when we arrived at the top. The view at the top wasn't very good because of the heavy overcast. We did walk around the top and saw enough to make the trip worthwhile. A souvenir shop is also at the top and has a nice selection of material for sale. Tom, Walt, Nancy and I then left the Sears Tower, and noticing the restaurants were still busy and it was getting close to departure, we ate our lunch at the Golden Arches.

turn page



Members of Milwaukee's South Shore Coin Club and the Milwaukee Numismatic Society paused for a group photo after their joint tour of the Chicago branch of the Federal Reserve Bank.

We arrived at the departing point 20 minutes early so we went across the street to the Continental (you know, "the not worth a Continental") Bank. They have a really nice money museum just to the left of the entrance. The exhibit covers money from early America to present. They also had an exhibit on Illinois banking, checks, and credit cards. I highly recommend a stop in this money museum if you are in the downtown Chicago area.

Thankfully, everyone was accounted for when the bus picked us up at about 1:50 p.m. Traffic out of Chicago flowed nicely and it wasn't long before we

were at another Golden Arches stop at the Kenosha off ramp by I-94. In 15 minutes we were on our way and had only one more stop to make at the Racine exit to let Fred Dickfoss' group off before going back to St. Romans.

I asked several members if they enjoyed the field trip and received positive responses. Before arriving at St. Romans, we gave our bus driver a round of applause for doing a great job at the steering wheel. We departed the bus at 3:50 p.m. and, all-in-all, I think it was a very good field trip, where two great numismatic organizations in Milwaukee learned quite a bit about the workings of the Fed.

British Royal Mint Strikes First U. K. Brilliant Uncirculated Gold Five Pound Coin

The British Royal Mint has announced that for the very first time it is issuing a special United Kingdom Brilliant Uncirculated Five Pound Gold Coin with an issue limit of 25,000. The design of the legal tender coin is authorized by Royal Proclamation.

In an interview following the announcement, Michael J. Mansley, the British Royal Mint's Assistant Director of Marketing for North America said, "This is a most exciting addition to the range of British coins which we are able to offer collectors in North America. It is the first time ever that we have issued Brilliant Uncirculated Five Pound Coins struck to such a high standard. They are, of course, produced at a faster rate than proof coins and this enables us to offer them at a very attractive price. I believe collectors will be particularly interested because of their legal tender status."

Not since 1902 has the five pound gold coin been struck for circulation. In that year only 34,911 coins were issued, of which 27,000 were later returned to the Royal Mint and melted down.

The five pound coin was originally one of four gold coins authorized for issue as part of the monetary changes of 1816/17. It was intended as a successor to the five guineas, but due to the lack of demand arising from the high face value it was not struck for circulation purposes until 1887, and even prior to that date only small quantities of proof coins were issued during the intervening years. Small numbers were struck for the years 1820 (George III) and 1826 (George IV). In 1839 the first proof sets for Queen Victoria's reign included the famous Una and the Lion five pound coin. In 1887, Queen Victoria's Golden Jubilee Year, 53,844 circulation coins were issued; while of the five pound coins dated 1893, ten thousand of the 20,405 issued were returned to the Royal Mint and melted down. Since 1902, proof five pound coins have again been struck only occasionally: in 1911 (Coronation of King George V), 1937 (King George VI), 1953 (Queen Elizabeth II — struck for record purposes only) and, more



1984 British Five Pound Gold Coin

recently, in 1980, 1981, 1982 and 1984.

The coin's obverse bears the renowned Arnold Machin portrait of Her Majesty Queen Elizabeth II. One significant feature appears on the reverse of the 1984 Brilliant Uncirculated Five Pound coin. A quality symbol consisting of a "U" set within a circle is located at the base of the coin to the left of the date. The Brilliant Uncirculated coins do not, of course, have the frosted design and mirror finish — an additional means by which they can be distinguished from proof coins.

The Pistrucci engraving, which has been featured on the reverse of every five pound coin excepting the 1826 and 1839 issues, has, of course, become accepted as a classic tradition. The story of St. George and the Dragon has come down through history and his name epitomizes the triumph of good over evil. It was in Africa that George saved a king's daughter who was bound, weeping, to the stake as a sacrifice to the dragon which was terrorizing the countryside. George refused to leave her; standing his ground and battling the dragon, he eventually overpowered the wicked beast, pinning it to the ground. George attributed his strength to Christ and his reputation grew as a valiant defender of Christendom. During the reign of King Edward III (1327-1377), he was declared "Patron Saint of All England."

Royal Mint Celebrates Five Centuries of British Heraldry

Five centuries of unbroken tradition are marked by the issue of a superb medallic tribute, struck by the British Royal Mint to mark the quincentenary of the College of Arms, the home of Britain's Heralds. Measuring 2½ inches in diameter, the gold medal will contain 2¼ ounces of fine gold, while the silver will contain 4¼ ounces of fine silver. The bronze medal will have an attractive toned finish and will also be available with either a gold or silver plated finish.

It was in 1484 that King Richard III granted the College its first Charter of Incorporation in the final year of his reign. In medieval times heralds served as military staff-officers and acted as envoys. A knowledge of "coats of arms" was essential in order to recognize armour clad knights on the field of battle — only identifiable by their crests and colors. The heralds' peace time activities included organizing and judging tournaments and jousts and planning the Great Ceremonies of State. Gradually, with the introduction of professional armies, the military involvement of the heralds diminished, as did their diplomatic duties when resident overseas ambassadors were appointed; however, their civil responsibilities increased. A permanent home became essential, eventually granted by Richard III five hundred years ago.

The College of Arms comprises three Kings of Arms, six Heralds and four Pursuivants. Their ongoing task is the granting and recording of arms, and a great deal of research into their incredibly historic and complete records, which incidentally, were miraculously saved during the 1666 "Fire of London."



College of Arms Quincentenary Medal — 1484 - 1984

Exquisitely crafted, the medal's obverse bears the 3/4 profile of King Richard III based upon the contemporary painting in the Royal Collection. The Latin inscription around the circumference translates: Richard III, King of England, Founder of the College of Arms 1484. The finely detailed reverse displays the College's Armorial Bearings, parts of which may well date from shortly after the Battle of Agincourt in 1415. The initials N. M. appear on both sides of the medal and represent the designer, Herald Painter, Norman Manwaring. The style is that of heraldic art that prevailed at the time of King Richard.

The medals are struck in extremely limited issues. Only 250 gold and 1000 silver have been authorized and there will be a maximum of only 5000 bronze, 2500 silver plated and 1000 gold plated medals.

Now more than three hundred years old, the splendid building situated in the City of London which houses the College of Arms, recently needed urgent

and extensive repair. To assist in defraying the great expense involved in the restoration, part of the proceeds of sale of the medals will be donated by the British Royal Mint to the College of Arms.

ATTENTION CLUBS

SPEAKERS BUREAU AVAILABLE

One of the services provided by the Central States Numismatic Society is the maintenance of a roster of qualified speakers willing to present programs at coin show educational forums, club banquets, service club functions, or similar events where an audience would like to learn about numismatics.

All of our speakers appear on a no-fee basis, however, reimbursement for travel and lodging expense is considered appropriate. If you'd like to consider having one of our speakers at your function, use the information in the listing here to contact them.

Harold H. Berk 2671 Youngstown Road, SE, Warren, Ohio 44484
Past President of the Central States Numismatic Society and present member Board of Governors. Programs on coin club management and how to organize effective coin club activities.

Kevin Foley P. O. Box 589, Milwaukee, Wis. 53201 — (414) 282-2388
Editor of The Centinel, programs on U.S. paper money, including National Bank Notes, Fractional Currency, Large Size Notes, and Obsolete Notes.

Rich Hartzog P. O. Box 4143, Rockford, Ill. 61110 — (815) 226-0771
Author of numerous articles and several books on tokens and medals. Programs on tokens and medals and related exnumia.

George Hatie 400 Renaissance Center, Suite 1900, Detroit, Mich. 48243
Past President of the American Numismatic Association. Current Legal Counsel for Central States Numismatic Society. Programs on general numismatic topics and numismatically related legal questions.

Leon Hendrickson P. O. Box 424, Winchester, Ind. 47394 — (317) 584-7481
Central States Numismatic Society 2nd Vice-President. Owner of SilverTowne Coin Shop. General numismatic subjects.

Kurt R. Krueger 160 N. Washington St., Iola, Wis. 54945 — (715) 445-3845
President of Central States Numismatic Society. Member American Numismatic Association Board of Governors. General numismatic subjects.

Leonard M. Owen 684 North 59th St., Omaha, Neb. 68132 — (402) 551-4531
Author of numerous articles on Nebraska Obsolete Currency, Trans-Mississippi Exposition, Territorial Warrants and related subjects. Programs on these as well as general numismatic topics.

Florence Schook P. O. Box 2014, Livonia, Mich. 48154
Member of the Central States Numismatic Society Board of Governors, Vice President of American Numismatic Association. Programs of interest to young numismatists.

John Wilson P. O. Box 27185, Milwaukee, Wisconsin 53227
Past President of Milwaukee Numismatic Society, Board member Society of Paper Money Collectors, American Numismatic Association District Representative. Programs on U.S. Paper Money and related topics.

Jersey Pound Second In Series of Twelve

The British Royal Mint has announced that the 1983 Jersey £1 coin is now available to North American collectors. Second in a series of 12 coins, the reverse design represents the Parish of St. Saviour. The first coin in the series, issued in 1983, represented the Parish of St. Helier, and future coins will represent the remainder of Jersey's 12 parishes in order of the size of population. Lying about a hundred miles south of the English Coast, the island of Jersey is the most southerly of the Channel Islands and only a few miles from the French shore. It was, in fact, connected to the mainland of Europe until about 6,500 B. C.

The parishes were formed around the 8th century A. D., and the Church of St. Saviour dates back to the 11th century, as does its Coat of Arms. One of St. Saviour's rectors, Dean Le Breton, was father of the famous Lily Langtry, well-known to the Americans of the time both as an actress and as a racehorse owner. Her association with the Prince of Wales, later to become Edward VII, gave rise to considerable public comment. She lies buried in St. Saviour's church yard, her grave marked by a marble bust. The parish has an area of 2,296 acres (5,166 verges in old Jersey measurement) and at the 1981 census had a population of just over 11,000, making it the second most populated parish on the island.

Jersey has adopted the same "round-pound" as the United Kingdom with a diameter of 22.0 mm. Struck in nickel-brass as a circulating coin in Jersey, the 1984 coin is also available in limited mintage of 250 gold proof (weight 19.165 grams) and 2500 silver proof (weight 11.68 grams). The reverse bears the parish emblem of St. Saviour, a golden crown of thorns encircling three nails. The obverse bears the renowned Arnold Machin portrait of H. M. Queen Elizabeth II. The island government has announced their intention to issue two variants each year. Prior to the St. Saviour coin, only the 1983 St. Helier pound has been issued, again struck in limited gold and silver mintages.

Prices for the 1984 Jersey £1 coin are: Gold Proof: \$425 (US), \$555 (CAN). Silver Proof: \$29.75 (US), \$39 (CAN).



JERSEY One Pound: St. Saviour

Notice To CSNS Members

At the interim meeting of the Board of Governors, held at Peoria, Illinois in conjunction with the Annual Convention of the Illinois Numismatic Association, three scholarships were approved for interested numismatists to attend the 1985 Summer Seminar of the American Numismatic Association, to be held in July at ANA headquarters and the campus of Colorado College, Colorado Springs, Colorado. The week long program includes courses of study on several general and specialized areas of numismatics. Further details of the specific course offerings for 1985 may be obtained directly from the Summer Seminar administrator, Judy Stebenne, 818 North Cascade, Colorado Springs, Colorado 80901.

Two scholarships will be awarded to young numismatists less than 18 years of age at the time of the Summer Seminar, while one scholarship will be awarded to an adult.

Applicants for the young numismatists scholarships should send their applications to:

Florence Schook
P. O. Box 2014
Livonia, Michigan 48154

Applicants for the adult scholarship should send their applications to:

Kevin Foley
P. O. Box 589
Milwaukee, Wisconsin 53201

Applications should outline activities and accomplishments in numismatics sufficient to demonstrate to the selection committee a serious interest in numismatics commensurate with the applicant's age and opportunities. Service with or on behalf of coin club activities, exhibiting or talking about numismatic subjects at local club meetings or coin shows, publication of numismatically related articles and completion of youth group numismatic projects are examples. Other numismatic activities considered meaningful by the applicant should also be mentioned.

Applications for young numismatist scholarships should be submitted no later than April 30, 1985. Applications for the adult scholarship should be submitted within 30 days of receipt of the Fall Centinel.

The value of each scholarship is approximately \$700 and includes room, board and tuition at the seminar site as well as round trip coach class airfare from the recipients' home airport to Colorado Springs, Colorado.

Coin Photography the Easy Way

by Dominic J. Garetto, CSNS J3611

Coin photography. For many collectors, it's an area of great need but little knowledge. We need photos for publications, insurance, advertising, etc., but usually figure it's too complicated and don't even try. Therefore, I am going to share some information on the popular subject of what can be done with a simple 35mm camera setup.

First, I'll start with the materials that need to be purchased. We'll assume that the film is black and white, since it's used for most all publications and should be sufficient for most purposes (the fact that it's cheaper doesn't hurt, either). Kodak's Plus-X Pan is a good example. With an ASA speed of 125, it's a little faster than normal, but isn't so fast that the picture quality is poor. I'll be using this film to shoot the photos shown here.

The camera is a basic 35mm SLR, meaning that you see your subject directly through the lens, instead of a viewfinder off to the side. This feature is necessary for most coin photography because the work is close and precision is a must. Assuming your camera is equipped with a normal 50mm lens, a set of extension tubes will be needed to provide good results.

Extension tubes are like empty lenses, as they have no glass — they just put more space between the camera body and the lens, magnifying the subject. Of course, anyone having a special macro lens that serves the same purpose wouldn't need these, and would therefore save the fifty dollars needed for a set of extension tubes.

Also needed is a tripod, a thirty-four dollar standard accessory, as it would be virtually impossible to hold the camera yourself. In other words, a total investment of around eighty dollars would be in store for anyone

with just the 35mm camera — a small price for a great advantage.

Now that you have the needed equipment, we'll switch to the technique aspect of coin photography. Let's say that you have a large copper foreign piece you want pictured in an ad. You need good detail because the coin is part of your stock, and you want to attract the customers. The background will appear in the ad, so you will use white, knowing the copper piece looks good on it. Now you also need to be careful of a prominent shadow, so that your entire photograph isn't poor. With all this in mind, you decide what's necessary for the photo session.

Already armed with camera, extension tubes, and tripod, you'll need just a few more low-cost items. First, a shutter release cord is recommended, as you don't want to move the camera with your hand when shooting — a problem easily corrected for three dollars. A viewfinder cap is an accessory that should come with the camera, and is used during shooting for blocking out the light that may enter from the back through the eyepiece. If needed, this also carries a three dollar price tag.

For the necessary lighting, a desk lamp or other portable light source is often used, as ceiling lights are inadequate and cause more shadow problems. If finding a light source is a real hardship, you may want to try it outside or by a window using natural light. This will cause more difficulty in controlling shadows and glare, however, because you'll have to work around the sun, instead of having a light that works around you. Finally, for these particular photographs, you also need your white background, and a few extra sheets of white paper.

With your white background placed

on a level surface such as the ever-convenient kitchen table, the camera is maneuvered so that it is level also, within a workable focusing range, and securely set on the tripod. The latter is easily accomplished if you can place the tripod legs on the table over the subject being photographed, and invert the center column for close work. If your center column won't turn upside down, you'll have to fiddle with adjusting two legs on the table, or all three on the floor, or whatever combination is needed for a steady stance.

After the coin is framed and focused on, the details of lighting will come into play. Before all else, you'll have to find a place near your subject where you can work easily with a lamp or other light source (some photographers prefer to shine down from the top of the coin, and I've found this to provide good results, but the possibilities are many). After finding an area of good lighting, and re-focusing the camera, the lamp can be moved higher or lower to change the angle of light. This adjustment will take the glare off the most important details, and shift it to the less noticeable areas.

To help eliminate harsh glare at any angle, thin sheets of white paper (such as "onion skin" paper) should be taped to the front of the lamp. These sheets can be added and removed as needed, controlling the amount of light on the coin. Changing the height of the lamp will also affect the depth-of-field, as a high light source will make the coin appear rather flat, but use of a lower light source will give the coin greater depth and fuller details. For best results, the aperture should be no wider than $f/4$ on your camera, which good lighting will allow.

Now you need to focus your attention on the coin's shadow, a problem due largely to the fact that you're using a white background. The lower the light source (for good depth-of-field), the larger the shadow, so it

seems like a vicious circle from one thing to the next. Therefore we turn to one of the "tricks of the trade" used in coin photography — reflector cards. No, not expensive photographic accessories. Reflector cards will cost only two minutes, time enough to take an extra sheet of white paper, cut it into squares a few inches wide, and bend them in half.

You place the cards on the shadowed side of the coin, where they reflect the light like small mirrors. Move them as close as possible without get-



Figure 1

The use of reflector cards provides a well-lit, almost shadow-free surface.

ting them in the photo, and presto! A considerable reduction in shadow, though maybe not seen for the moment, will be evident in the finished photograph. With a little practice, you'll find reflector cards to be a handy and efficient trick in a very useful trade.

Your camera is set and focused, the lighting provides little glare and good depth-of-field, reflector cards minimize the shadow, your shutter release cord is attached, your viewfinder eyepiece is covered, and snap! You now have one top quality photograph. Of course, that's only one side of the coin, as you'll have to check for readjustments on the reverse. The glare may

show more on different areas, and the light may have to be moved, but the two sides should look basically the same.

Line up the camera (it might help to stand off to the side and make sure the lens is parallel with the subject), check the settings, refocus and shoot. There' you'd have a set of photos to compliment any ad (Figures 1 and 2). But after all, circulated copper pieces aren't really that difficult.



Figure 2

Without reflector cards, the shadow is darker and details more difficult to see.

How about proof silver? Now you want to move up in the world of numismatic photography, and try something tricky like a proof Franklin half. Whatever your need may be, photographing proof coins will definitely expand your understanding of why many collectors are turned off by coin photography. My example, however, should hopefully convince you that it's not as hard as it may first seem.

You also realize how much photographic details will change from coin to coin. For instance, with the proof Franklin you'd want a black background, as it wouldn't look to nice on the white paper. For comparison, the white background allowed sufficient light for the copper piece, but there

was an eminent shadow when striving for good depth-of-field. In photographing the proof on the black background, the shadow is almost nonexistent and the coin itself has great depth contrast, but it is difficult to provide enough light and control the glare. So you see, each coin has to be dealt with individually for best results.

The basic setup of camera and accessories is still the same, the dif-



Figure 3

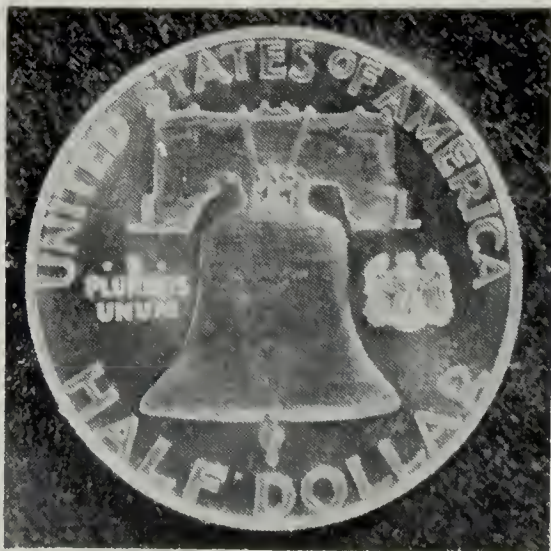


Figure 4

Figures 3 and 4 demonstrate how the use of reflector cards tends to fill in the outer rim on both obverse and reverse, resulting in a well balanced lighting that brings out the relief in detail.

ferences being the black background, such as black velvet, and possibly more paper covering the lamp (problem number one in this situation is glare, so the light **must** be covered). The placement of the lamp, owing again to the glare from the proof surface, is more delicate now and the reflector cards become more important. As before, they aid in eliminating shadow, but with a black background that's a minor concern.

The most important use of the cards will be to "fill in" the outer rim of the coin, brightening the side opposite the light. You place them in the same way, bent toward the coin, keeping them out of the frame. More will be needed to reflect light on the shadowed rim, so they should be formed into somewhat of a semi-circle. With all this taken care of, the camera again set and focused, you simply cover the eyepiece and shoot. Flip the coin, adjust as necessary, and repeat for another set of photos any photographer would be proud of (Figures 3, 4, 5 and 6).

Just like any "how-to" article, some tips are saved for last. One rather important point is to be sure that your head is not throwing a shadow over the subject when you look through the viewfinder. If so, when you move away your setting will be wrong, glare may appear all over, and simply put, it will look like an Instamatic shot.

Also, when photographing on a black background, you'll have an easier time reading the lightmeter if you move the edge of your hand under the needle. Since the needle will move to a higher position when your hand enters the frame, you'll have to read fast to get the correct exposure. Lastly, I'll point out that it may be easier to work using only the subject lamp or light source. Otherwise, when overhead lights are on, you sometimes find yourself with a mysterious glare and undiminishable shadow. But that's a problem you shouldn't have. After all,



Figure 5



Figure 6

Figures 5 and 6 demonstrate that without the use of reflector cards the coin shows only partial detail when photographed and areas of glare are more distracting.

you're now a veteran of coin photography — the easy way.

As a final note, I would like to express my appreciation to the members of the ANA photography staff, who shared with me much information on this subject during my stay at the ANA Summer Seminar.

Andrew W. Mellon served as Secretary of the Treasury during the administration of President Harding.

SHOW CALENDAR

Show Chairmen are invited to send announcements of upcoming coin shows in the Central States region. The Show Calendar is intended to assist collectors and dealers in planning their show attendance. It is also designed to aid show sponsors in avoiding date conflicts. Show dates will be listed up to 24 months in advance and show sponsors are encouraged to submit dates for future shows through December of 1986. Please include the city where the show will be held, official name of show, show dates and location, as well as the name, address and phone number of the show or bourse chairman. Send to: Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201.

GRAND ISLAND, NEBRASKA — JANUARY 5-6, 1985

Grand Island Coin Club's 22nd Annual Coin Show. Midtown Holiday Inn, 2503 South Locust. Jim Aksamit, P. O. Box 312, Crete, Nebraska 68333.

ST. LOUIS, MISSOURI — FEBRUARY 23 - 25, 1985

21st Annual Greater America Coin Fair, Marriott Airport Motor Inn. Bill Armstrong, 327 Northwest Plaza, St. Ann, Missouri 63074.

RACINE, WISCONSIN — MARCH 2-3, 1985

Racine Numismatic Society Annual Coin Show. Sheraton Motor Inn, Highway 20 East from I-94 Exit 333. John Barke, P. O. Box 1222, Racine, Wisconsin 53405.

APPLETON, WISCONSIN — MARCH 3, 1985

Appleton Coin Club Annual Spring Coin Show. Country Aire, 23311 West Spencer Avenue. Robert Worachek, 229 East College Avenue, Appleton, Wisconsin 54902.

FAIRVIEW HEIGHTS, ILLINOIS — MARCH 9-10, 1985

Dupo Coin Club's Annual Spring Coin Show. Ramada Inn, Highways 159 and 64. Joe Doyle, P. O. Box 222, Dupo, Illinois 62239.

KANSAS CITY, MISSOURI — MARCH 22-24, 1985

Midwest Numismatic Association 20th Annual Coin Show. Ramada Inn Southeast, I-435 at 87th Street Exit. Marvin F. Gross, 9723 Marsh Avenue, Kansas City, Missouri 64134.

MINNEAPOLIS, MINNESOTA — MARCH 15-17, 1985

Northwest Coin Club 51st Annual Coin Show. Hyatt-Regency Minneapolis, 1300 Nicollet Mall. Ken Eikeland, P. O. Box 18053, Minneapolis, Minnesota 55418. (816) 241-1152

MILWAUKEE, WISCONSIN — APRIL 12 - 14, 1985

South Shore Coin Club 22nd Annual Coin Show. MECCA Convention Center, 4th and Kilbourn Avenue. John Wilson, P. O. Box 27185, Milwaukee, Wisconsin 53227. (414) 545-8636

KALAMAZOO, MICHIGAN — APRIL 12-14, 1985

Michigan State Numismatic Society 29th Annual Spring Convention. Kalamazoo Hilton Inn and Kalamazoo Center. MSNS Bourse, P. O. Box 462, Kalamazoo, Michigan 49081.

NORTH PLATTE, NEBRASKA — APRIL 13-14, 1985

Platte Valley Coin Club Coin and Hobby Show. Ramada Inn. Elmer G. Nelson, P. O. Box 683, Sutherland, Nebraska 69165.

MINNEAPOLIS, MINNESOTA — APRIL 25 - 28, 1985

Central States Numismatic Society Annual Convention and Coin Show. Dick Grinolds, P. O. Box 18002, Minneapolis, Minnesota 55418.

LIVONIA, MICHIGAN — MAY 3-5, 1985

Detroit Rainbow Coin Show, Holiday Inn Livonia West, I-275 and Six Mile Road East. Ron Nelson, P. O. Box 22673, Cleveland, Ohio 44122. (216) 338-3181.

APPLETON, WISCONSIN — MAY 25-26, 1985

Numismatists of Wisconsin 25th Annual Coin Show. Paper Valley Hotel, 333 West College Avenue. Robert Worachek, 229 East College Avenue, Appleton, Wisconsin 54902.

INDIANAPOLIS, INDIANA — JUNE 7-9, 1985

Indiana State Numismatic Association Annual Convention and Coin Show. Indiana Convention Center, 100 South Capital Avenue. Jerry Lebo, P. O. Box 44337, Indianapolis, Indiana 46204.

MILWAUKEE, WISCONSIN — JULY 12-14, 1985

MidAmerica Coin Show. MECCA Convention Center, 6th and Kilbourn Streets. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388.

ST. LOUIS, MISSOURI — AUGUST 16-18, 1985

Missouri Numismatic Society 25th Annual Coin Festival. Marriott Airport Motor Inn.

WATERLOO, IOWA — SEPTEMBER 20-22, 1985

Iowa Numismatic Association Annual Convention and Coin Show. Conway Civic Center and Holiday Inn, 4th and Commercial Streets. Jim Hamling, I. E. Tower, Suite 101, Cedar Rapids, Iowa 52401.

MILWAUKEE, WISCONSIN — SEPTEMBER 27-29, 1985

Milwaukee Numismatic Society 51st Annual Fall Coin Show. MECCA Convention Center, 4th and Kilbourn Streets.

MINNEAPOLIS, MINNESOTA — MARCH 21-23, 1986

Northwest Coin Club 52nd Annual Coin Show. Hyatt-Regency Minneapolis, 1300 Nicollet Mall. Ken Eikeland, P. O. Box 18053, Minneapolis, Minnesota 55418. (816) 241-1152

FUTURE CSNS CONVENTIONS

1985 — April 25 - 28 **Minneapolis, Minnesota**

Chairman: Ken Eikeland, Box 18053, Minneapolis, Minnesota 55418

1986 — April 2 - 5 **Kansas City, Missouri**

Chairman: Ralph Hardman, Box 7411, Shawnee Mission, Kansas 66207

1987 — May 7 - 10 **St. Louis, Missouri**

Chairman: Ron Horstman, 6137 Victoria Ave., St. Louis, Missouri 63139

1988 — April 7 - 10 **Indianapolis, Indiana**

NOTE TO CLUB OFFICIALS

Interested in hosting a future CSNS Convention? It isn't too early to begin thinking of the future! Submit your letter of invitation to the CSNS Secretary-Treasurer at your earliest convenience. Your request will receive the prompt attention of the Officers and Board of Governors.



MEMBERSHIP APPLICATIONS

The persons named below have applied for membership in the Society. Each applicant will become a member in 30 days, unless a written objection to his or her application is received by the Secretary-Treasurer prior to that date.

REGULAR MEMBERSHIP

4342	Ronald Russell	Mansfield, Ohio
J-4343	Andrew Schmitz	Welch, Minnesota
4344	Great Plains Coin Club	Sioux Falls, South Dakota
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4348	Mrs. Roy Wingard	Benton Harbor, Michigan
4349	D. Garetto	Ft. Lauderdale, Florida
4350	Joseph Marion	Waukesha, Wisconsin
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4354	Bill Shepard	Sanford, Florida
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4360	Larry Nunemaker	Bremen, Indiana
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351	Robert L. Avena	Vineland, New Jersey
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GOODBY, MR. CHIPS ?

We certainly hope not, but the following members have had recent issues of the Centinel returned by the post office for lack of a correct address. If you know them or see them at a coin show, why not suggest that they contact the Secretary-Treasurer, Marjorie Owen-Hendershott, P. O. Box 65336, West Des Moines, Iowa 50265, with a current address, so that their membership file can be brought up to date?

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**Look forward to the 46th Anniversary Convention
of the Central States Numismatic Society
on April 25, 26, 27 and 28, 1985
at Minneapolis, Minnesota**

THE YN PAGE

by Dominic Garetto J-3611



The shrugged shoulders and the "what do you want with that stuff?" look greet me at almost every coin shop or show I visit. But then, any other answer would surprise me when I say that I'm interested in Chinese hoards or Japanese money trees. I call it the joy of being a specialist, and find that there are many advantages.

For example, you can associate with even the most serious numismatists while knowing very little about their field. When someone is amazed by the fact that you can't tell whether or not a proof Franklin half is a cameo, what better excuse is there than that you collect porcelain Siamese gambling tokens?

Seriously, collecting in specialized areas can really be fun and beneficial. I started out collecting foreign coins when I was young, and eventually came to focus on those of the Orient. I now am interested in just about everything, but still have a special desire for those old and curious cash

pieces. Many people have advised me to forget that "foreign junk," but I will always persist.

Why? I suppose because searching for and attributing such coins satisfies my need for adventure, or because I enjoy translating what I can for appreciative fellow collectors. Many reasons come to mind, but perhaps the one that best falls under the category of beneficial is that I know my material better than most collectors.

Many dealers, not having the time or desire, throw common-looking foreign coins, tokens, etc., into their junk boxes. Here, a knowledgeable specialist with an attentive eye can really pick up some nice coins. It requires studying reference books, being able to identify variations in types, and sometimes learning to read foreign inscriptions. Sure, it takes time, but when you find a ten, twenty, or even fifty dollar coin in a 50¢ box, it's worth it. In fact, I often find Japanese coins marked as Chinese, Chinese as Korean and so on, so I know that there are valuable coins waiting for those who recognize them.

Large lots of coins bought in bulk by the dealer are also worth careful consideration. Often times a whole collection is sold to a dealer who wants only the choice pieces, and will sell the rest at a small profit. Here again, he who is knowledgeable in a specific area will be rewarded.

Specialty collecting is, of course, not limited to foreign coins. Errors, tokens, medals, colonials, and many other domestic issues are prized fields for the numismatic specialist. So when-

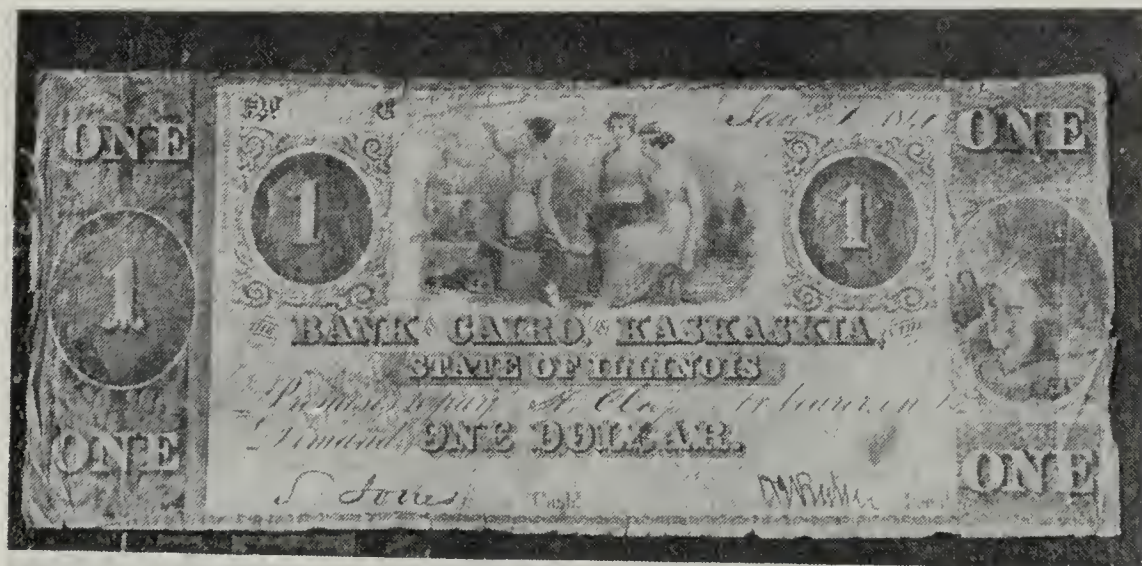
turn page

ever an "off-the-beaten-path" coin catches your eye, give it a second look. After a little time and study, you may find your own area of specialty collecting.

Once you become involved in this passion of the true collector, you too

will learn to expect the shrugged shoulders and limited results. But when you find that hastily loaded junk box, the treasurers will be yours for the taking.

— Dominic Garetto



Kaskaskia, Illinois, Was Once the Metropolis of the Midwest

by Samuel W. Johnson Jr., NLG

Kaskaskia? Illinoisans are familiar with the Kaskaskia River, but know little about the town. Many obsolete currency collectors have seen notes from the town. However, the story behind these notes is unknown to the huge majority of Americans today.

A glance at an Illinois highway map will further confuse people. The town's current population is 90 people. The town is located on a Mississippi River island about 50 miles southeast of St. Louis. Friends, this is the "new" town of Kaskaskia.

This article will feature the "old" town, which is now only a memory. Quite surprisingly, as the title indicates, old Kaskaskia was once overwhelmingly the metropolis of the midwest. Its glory and prominence was peaking long before towns such as Chicago even existed!

Unfortunately, the town had an unthinking but powerful enemy. This article could easily have been titled, "The Rise, Fall, and Destruction of Kaskaskia." The enemy was the Mississippi River, alias "ol' man river." In a most comparable way, old Kaskaskia is now "The Atlantis of the Midwest."

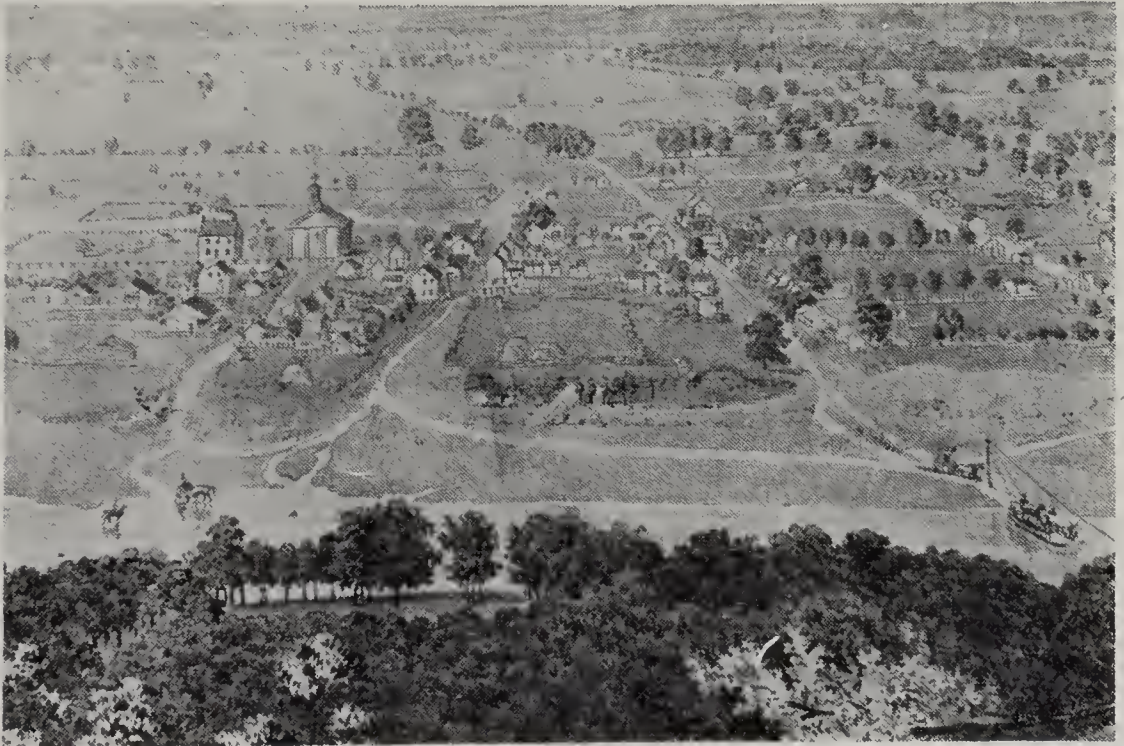
So, take a few minutes and read the story. Read about the grandeur and riches of the midwest's first metropolis, the obsolete currency of one of the first banks in Illinois, and much more. Old Kaskaskia would become Illinois'

first state capital. Thousands of famous early Americans trod the streets of the town. In Italy, all roads once led to Rome. In the midwest, all roads/trails once led to Kaskaskia. Unemployment and crime were nearly non-existent in the town. It was once beautiful — as close to “Utopia” as one could get!

To begin this story, we must go way back in time. So, put on your seat belts and make yourself comfortable ‘cause here we go! For many thousands of years, Indians lived near and around the future town’s site. They were later known as the Kaskaskian Indians.

The exact time of the discovery and settlement of the area by the white man is not known. It is generally thought to be about 1684. Noted early explorers named Marquette and Joliet floated past the Kaskaskian Indian village in canoes about 1670. LaSalle and his friend Tonti stopped at the village in 1684 and established a trading post.

A few years later, Father Alious established a mission station there. This devoted Christian missionary’s station was the reason that French traders soon stopped at the site. This, in effect, started the transition from an Indian village into a French village. These traders, however, were nearly constantly on the move. They were not permanent residents. Kaskaskia probably could not be considered anything more than a mission station and part time trading post prior to 1712.



This photograph is of a pre-1800 sketch of Kaskaskia at about the time it began to grow in size. (Sketch obtained from 1875 Randolph County Atlas.)

After 1712, but definitely prior to 1720, many settlers arrived from Canada and France. They did become permanent residents. These pioneers certainly resided “in the middle of nowhere”! There were no other settlements nearby. Communication with the outside world was almost nil.

But these people enjoyed life better than most. They lived in peace among themselves and with the Indians. These early French people were hard working, brotherly, honest, and contented people. They brought with them the gayeties of Paris life and indulged in many forms of dancing and games.

They introduced the French system of agriculture — i.e. each family had a parcel of land in "the common field." If the head of a family became ill, his crops were cared for by the others. However, if a man was physically able and did not plant crops, his parcel of land would be given to someone else. Each plot of land was distinctly marked.

The soil on the Mississippi bottom land was extremely rich. Large quantities of wheat and corn were raised with surprisingly little cultivation. The French sometimes traded their grain to the Indians for buffalo, venison, or bear meat. They had no real cares or anxieties. It was a great life for them as the years passed by.

The town of Kaskaskia grew around the mission and trading post. Following the French and English wars in the middle part of the 1700's, all of the territory east of the Mississippi was ceded to the English in 1763. The first English army officers arrived in 1765 to take charge of the territory.

The English appointed judges who held court and this was the first jurisdiction ever held in the Mississippi Valley. In 1772, the seat of government was moved to Kaskaskia. The small British garrison of troops was nearby. The town really began to grow during this period.

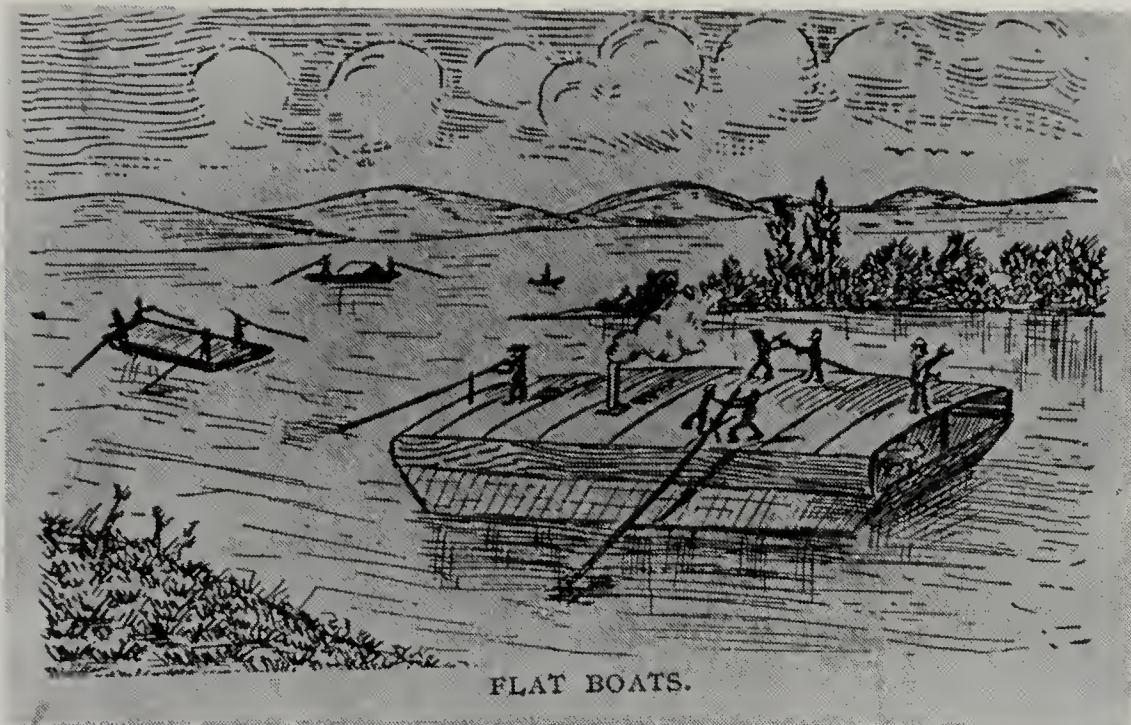
During the next decade, Kaskaskia grew by leaps and bounds. It quickly began to become the metropolis of the midwest. Commerce and industry grew quickly. The town sent massive shipments of trade goods down the Mississippi River to New Orleans. Once there, substantial quantities traveled to Europe via ships. Goods shipped were skins, furs, meat, eggs, grain, flour, lumber, etc. Since the town was virtually self sufficient, many of its residents began to become wealthy.

The goods were shipped down river on "flatboats", which had many interesting facets. By the way, a voyage from Kaskaskia to New Orleans and back took months! The flatboat was most unusual. It varied in size from ten feet wide and twenty feet long to perhaps 20 feet wide and eighty (or more) feet long. They were designed to "draw" three feet of water — i.e. only three feet of the boat's side was under water.

These boats were built alongside the river near the bank where they were to be loaded. The majority of the time, upon reaching their destination, a flatboat was "broken up" and the lumber used for buildings, etc. Some of the better built flatboats had full decks with cabins. These cabins had loopholes so that the crew could defend themselves against river pirates or Indians. Large mounted oars were used to row and steer them. The better built boats were not broken up.

Downstream trips were easy. There were, however, dangers that included storms, sandbars, and snags. Upstream trips were very difficult. Sometimes, if the wind was favorable, sails were used. Most of the time though, the boat was rowed or poled upstream. Many times, the men walked along the river's bank and pulled the boat with a long rope. Other times, the boat was "cordelled". In this manner, the rope was carried ahead and tied to a large tree or rock. The crew then pulled the boat ahead by "hand over hand"! Sometimes the flatboats traveled only five or six miles a day in upstream journeys!

Most flatboats carried trade goods to lower river markets. Others transported settlers and their possessions. The "paddle wheel steamboat" was not used until about 1811 or 1812. Surprisingly, flatboats were still in use for "one way" trips until about 1870.



This early pre-1800 sketch reveals what a flatboat looked like. The sketch is somewhat crudely drawn, but the unknown artist certainly "got the job done"! (Sketch obtained from Mather's book, "The Making of Illinois.")

The people of Kaskaskia and surrounding area took little part in the American Revolution's early years. The town was remotely situated and was not threatened by armies or fighting. During this time, the people just routinely maintained their way of life. In fact, they knew little of what was happening "in the east." The small garrison of British troops stationed nearby passed the time in listless and boring activities.

In Kaskaskia, the year 1776 passed with no change whatsoever. (This year, as you know, was of great importance in the founding of our nation.) But, the determined eastern colonists were still fighting the English. The year 1777 passed by peacefully, but 1778 would bring a change.

On July 4, 1778, George Rogers Clark and his now legendary band of "Long Knives", took possession of Kaskaskia for "the Flag of Virginia." This was accomplished without firing a shot. The English were "having a ball" (dance) that night. Clark and his men surrounded the building and the town. The Long Knives were heavily armed with rifles, tomahawks, and knives with blades nearly, if not, a foot long!

Clark, with several of his best men flanking him, calmly walked into the building where the dance was being held. The music and dancing quickly stopped. The British officers, their ladies, and soldiers (dressed in their finest uniforms and dresses) stared aghast at Clark and his men. Clark calmly informed the English that the building was surrounded and that they were no longer in control of the town.

Clark and his men later took control of the entire territory. There was light resistance in 1779 at Vincennes, which was another British fort. Anyway, Kaskaskia was now in control of the colonies and "Illinois Country" was created in 1778.

Virginia ceded "the Northwest Territory" to the Continental Congress in 1784. In 1787, Arthur St. Clair became governor. Practically all new settlers

came to Kaskaskia via boat or overland. Other towns began to spring up within 50 miles of Kaskaskia, which began to boom as a trading center.

By 1805, Kaskaskia was a beehive of activity. Huge amounts of goods were being transported down river to New Orleans. To give you an idea of the value of some shipments, noted merchant Pierre Menard shipped \$30,000 in furs down river in the year 1800. The shipping manifest for this one shipment still exists.

At about this time, there were 12,000 people living in what is now the State of Illinois. Stuningly, 7,000 of them lived in Kaskaskia! The town was overwhelmingly the metropolis of the midwest and gateway to the west. The town was the hub of the interior settlements and played an important part in the founding and development of what are now six or seven states.

In 1809, the first newspaper was founded. From 1809-17 Kaskaskia was the seat of Illinois Territorial Government. In 1818, a bank was founded and was granted a 25-year charter. The bank's name was "The Bank of Cairo, at Kaskaskia." The bank issued now obsolete currency in denominations of \$1.00, \$2.00, \$3.00, \$5.00 and \$10.00. Today, the notes are reasonably easy to obtain. The bank's charter was not renewed in 1843. The notes bear hand-written dates of 1838 and 1841.



A sketch of the bank and land office.

Huge financial transactions took place at the bank. The land office officially recorded tons of thousands of deeds, granted land, etc. (Sketch courtesy of Mr. Roscoe Misseltorn.)

Since Kaskaskia was the dominant town, it became Illinois' first state capital in 1818. Now, however, many thousands of people had settled in the central and northern parts of the state. But Kaskaskia was still very much a thriving town.

Kaskaskia retained its size and was a major shipping point until 1844. That year, one of the most destructive of all Mississippi River floods occurred. Many of Kaskaskia's houses and buildings were twisted on their foundations or otherwise badly damaged. The town, in general, was nearly wrecked by the water's



Above are examples of Kaskaskia obsolete currency. Without exception, and not surprisingly, the vignettes on the notes feature shipping and commerce scenes. Note: \$10.00 notes are reportedly printed from engravings on wood blocks. Quite a few high grade \$10.00s exist today. There are also many notes that were damaged and glued or taped together again. However, in many of these cases, part of the note is missing. The \$3.00 in the photograph is an example of the latter. The author also knows of a handful of existing proof notes.

force. Although the town survived "the flood of 44", it was not the same. Many business and shipping firms moved "to higher ground" in the upriver St. Louis area. The majority of people, obviously, also moved because of this. The Mississippi, seemingly bent on destroying Kaskaskia, again flooded the town in 1851 and again in 1857.

Remaining buildings were further damaged or destroyed. From this time

on, the town was virtually dead. Kaskaskia was located on the bank of the Kaskaskia River, a much smaller river than the Mississippi. The two rivers linked a few miles downstream from the town itself. The Mississippi River was located several miles west of the town.

In 1881, during another flood, the Mississippi cut a new channel across the strip of land that separated it from the Kaskaskia River. The much larger river's current then shifted into the channel of the smaller river. Friends, the town of Kaskaskia was "in the way" of one of the world's largest rivers. There is no need to say what happened, is there?

As you see, friends, the town of Kaskaskia was literally devoured by 'ol man river! Although a large majority of the town disappeared in the 1881 flood, a small section remained until about 1898. Soon afterwards, though, the town had completely vanished.

There was no loss of life when the town was swept away. To the best of my (and others) historical knowledge, no other town in our nation has actually been devoured by a river. No other town can claim this dubious distinction.

In the town, many of the homes were beautiful. They had been built with the finest materials and interior furnishings. These homes rivaled those of the rich in the eastern United States. The ladies of Kaskaskia wore some of the finest dresses and jewelry in the world. The town's per-capita income had to rank as one of the highest in the world during the glory years of 1790-1844.

Massive amounts of historical information concerning Kaskaskia still survive today. In fact, a large book could be written about the town. Surprisingly little information is available in today's encyclopedias and history books. However, this unique information exists here in the author's home county of Randolph.

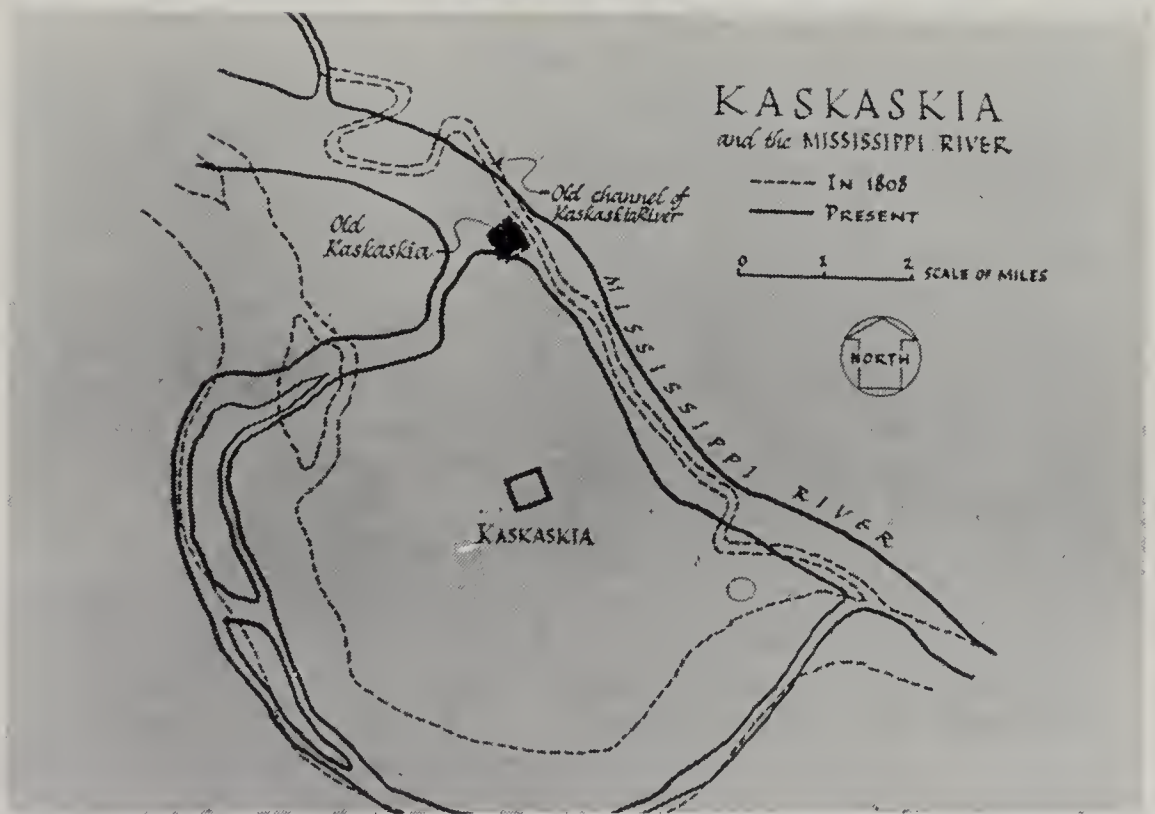
Kaskaskia island residents of today haven't changed much. They still have a peaceful life farming the rich ground like their forefathers did. There is hardly any crime or unemployment on the island, the only fear is their old nemesis — the Mississippi River. The island was completely flooded in 1973 when the river breached the levee. Recent improvements in the levee make the people much safer in the future. Additional strengthening and making the levee higher are now planned.

So friends, if you're ever "down in southwestern Illinois," stop by Fort Kaskaskia State Park. Walk down the stairs or drive to the Pierre Menard Home. Mr. Menard was a wealthy Kaskaskia merchant. His home overlooked the old town of Kaskaskia. Directly in front of his home is a railroad track. Walk up to the track and over it. You will quickly see 'ol man river.

Walk down to the river and sit on some of the large rocks or on the sand. Gaze at the river, for that is the former location of the Metropolis of the Midwest. It is quite an eerie feeling. Are they there, friends—the ghosts and spirits from the past? Do they flit about in confusion because they know that this is where their town was? They will unfortunately never find their town, for it is the Atlantis of the Midwest.

Final Note: For anyone wishing to visit Kaskaskia Island today, it cannot be reached from the Illinois side of the river. You must cross the bridge at Chester, Illinois and drive to St. Marys, Missouri. There, a bridge will take you over the old channel of the Mississippi onto the island.

Once upon the island, turn left on the road. You will quickly see the peaceful living that "islanders" of today have. In the new town of Kaskaskia today, there is a bell that is older than the famed "Liberty Bell." View the bell and then have a quiet lunch at one of the nearby picnic tables. There is only one

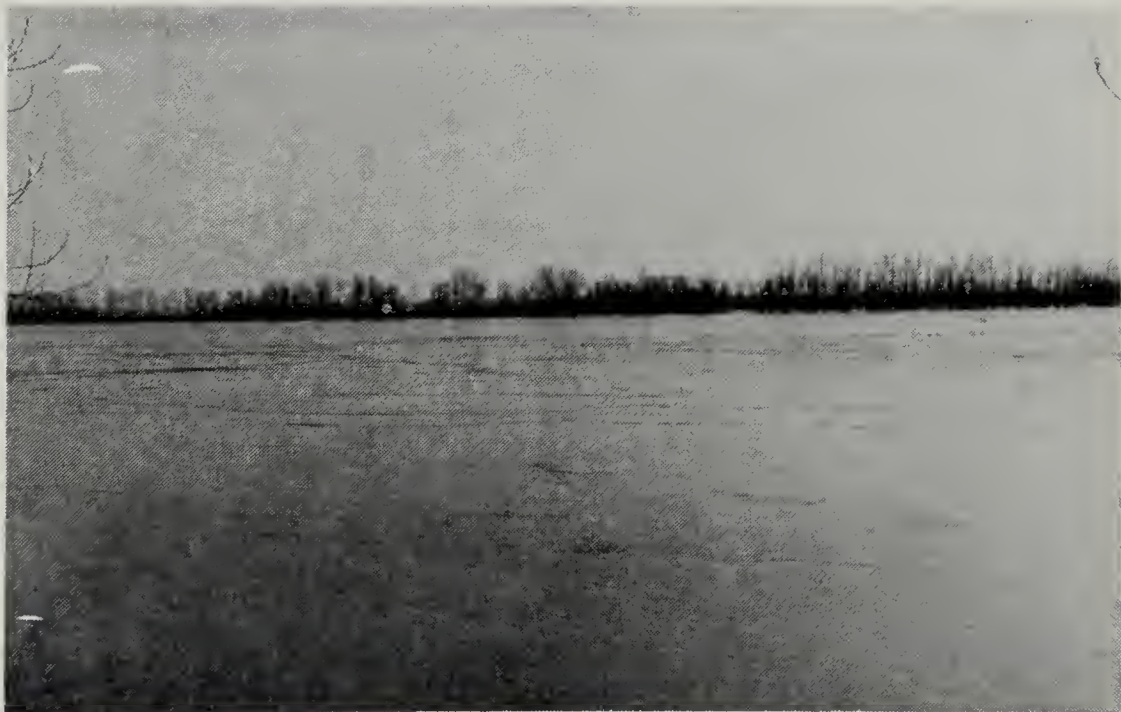


These two maps reveal the two rivers' courses before and after the 1881 flood. The map at the top was drawn in 1808. The lower map dates from about 1960. The black squares show the previous locations of Kaskaskia. (Sketches courtesy of Mr. John Allen's book.)

major road on the island. You cannot get lost or miss the new town.

While you're having lunch, look at the farm ground. Remember the early settlers who first farmed the ground? You know the entire story of the forgotten one-time Metropolis of he Midwest.

turn page



This is a scene of the former location of old Kaskaskia. As seen, and as you know, it is now occupied by 'ol man river. The Mississippi is approximately one mile wide here.

ACKNOWLEDGEMENTS

This was a most difficult article to write because of large amounts of available information. The author tried to condense as much as possible and still tell readers the story. Information sources consulted are as follows.

1. The 1875 and 1901 Randolph County, Illinois atlases.
2. The Randolph County Historical Society.
3. The Sparta, Illinois, News-Plaindealer newspaper. Many old issues consulted.
4. The St. Louis, Missouri, Globe Democrat newspaper. Many issues consulted.
5. The late Mr. John Allen and his book, "Legends and Lore of Southern Illinois" printed in 1963.
6. The book, "The Making of Illinois" by Mather. Printed in 1910.
7. Mr. Don Fisher of Currency Unlimited, Decatur, Illinois.
8. Photographer Mrs. Lovita Ingram of Percy, Illinois. Many photographs reproduced from listed sources.
9. The book, "The History of Monroe, Randolph and Percy Counties" (Illinois). Originally printed in 1881.
10. Nationally-known artist Mr. Roscoe Misselhorn of Sparta, Illinois, who graciously allowed several of his original sketches to be reproduced.

RACINE, WISCONSIN — MARCH 2-3, 1985
Racine Numismatic Society Annual Coin Show
Sheraton Motor Inn, Highway 20 East, Racine, Wisconsin
Bourse: John Barke, Box 1222, Racine, Wisconsin 53405

Legal Tender

by Bill Mross

1) My Uncle Ned died a few months ago after a long illness which kept him in bed at home. During the last year he was sick he asked me to move into his home and care for him. He promised that if I did this he would leave me his entire coin collection. While I was very close to my uncle and would have done a great deal for him even without the promise of financial reward, I did have to take a leave of absence without pay from my job and undertake other financial hardships to help him.

Uncle Ned's collection has been appraised as having a value of just over \$100,000, but to my dismay he passed away not only without formalizing his bequest to me, but without any kind of will at all. His only other living relatives are two children. Both live nearby but never helped their father at all in his final illness. Now they are claiming his entire estate, including the collection. This all seems terribly unfair to me, especially in view of the financial sacrifices that I made in temporarily leaving my job. What are my chances of prevailing in a contest over the collection?

— L. T., West Allis, WI

Dear L. T. — I think that you stand at least some chance of recovery; but wouldn't it have been better to have been certain that this wish of your uncle had been formalized in a testamentary document in the first place to eliminate this problem? The law draws a certain distinction here. In the case of near relatives residing together as a common family, there is a presumption that services and board were exchanged and intended gratuitously as mutual acts of kindness. Without an express contract, one is unable to recover services rendered to a near relative. Compensation does not flow

merely from equitable considerations (i. e. the "right" or "nice" thing to do) and such a contract must be proved by direct and positive evidence.

However, when the claimant is unrelated to the decedent there is no presumption that the personal services were rendered gratuitously. There must have been a mutual agreement on services between the deceased and the claimant, and a mere expectation is not enough to amount to such a contract. It is, however, possible to imply such a contract and base recovery upon **quantum meruit** for the reasonable value of the services rendered. In such instances a two year statute of limitations applies to limit recovery to the reasonable value of services performed during that period. Any agreement must be established by testimony or else **quantum meruit** will apply.

Expert testimony is critical in assessing the value in **quantum meruit**. **Quantum meruit** requires proof of services rendered plus the value of such services. The claimant's testimony is satisfactory in such instances. Services performed at the special instance and request of the decedent with his knowledge merit reward with their reasonable value if it can be shown that the claimant is to get such payment for services rendered as decedent deemed reasonable and that death occurred before a valuation decision was made.

Questions arise in this area concerning the existence of express or implied promises to perform services for compensation. An implied promise may arise from the conduct of the parties, the nature of the services, and their rendition and acceptance. A natural suspicion arises when no claim for payment is presented until after death has occurred. The claimant bears the

burden of proof on this issue. Other salient factors are the amounts of any payments made, the circumstances as indicating a promise, and the relationship and affection between the parties.

Much of this would have to hinge on the meaning to be assigned to the term "near relative." While it would almost surely attach to parent and child, I am not so sure that it could be taken so far as to encompass uncle and nephew. You would hopefully be able to establish your claim by eliciting via expert testimony (housekeeper, nurse, etc.) the value of what you did for your uncle. It certainly helps your case that you gave up your job for a time and moved in with your uncle (rather than living there in the first place). This would circumstantially indicate that you did anticipate receiving something for your efforts because you had foregone income from your employment, seemingly in reliance on what your uncle had promised to do for you.

2) Last month I purchased a local coin shop from a dealer who was retiring. Basically, I've just moved into his store and taken over his business name. I've also been able to take over his listing in the telephone Yellow Pages and have continued to use his phone number. You can imagine my surprise a few days ago when last month's phone bill arrived and included well over \$500 in long distance

calls made by the previous owner, who now lives in Hawaii.

I called the telephone company immediately and they claim that when I take a phone number over I'm liable for all charges just as if it had been my number all along. Do I have a chance at all of not having to pay these charges that someone else incurred?

— Name and address withheld.

Dear Anonymous — I think you're stuck. Ma Bell (or whatever they call themselves now) follows a practice of attaching responsibility to the successor for the prior charges. Payment must usually be made before the take-over occurs, and the telephone people ordinarily explain that the new person on the number is liable for those charges. You are left with the unhappy prospect of chasing your seller for the \$500 plus.

It would have been well had this contingency been anticipated and provided for in the purchase-and-sale agreement for the coin business. You could then have been sure of fixing liability for the charges where it belonged, or, better yet, had a portion of the sales price escrowed to pay this and any other bills run up by the previous owner. The services of counsel cannot be gainsaid.

— 'Til next time . . .

Bill Mross, Legal Tender

Numismatic Travels

by Kevin Foley

Over the last several years the airlines have successfully used frequent traveler programs to build traffic and encourage customer loyalty.

Now, a number of the major national hotel chains have started similar programs. All are designed to build

room occupancy through special inducements offered to customers. Generally, points are awarded for each night's stay, or in some plans for the total dollar amount charged to the customer's room during each stay. These points are then redeemable for

premiums—typically free hotel nights, free car rentals, and for the highest accumulations, free air travel.

Here are the major details of the six plans I'm familiar with:

Holiday Inn — Priority Club

A stay of one or two nights earns a single point. Three or more consecutive nights earn two points. Awards start with a half price weekend stay for ten points and range up to a free week's stay at a Holiday Inn plus a 50 percent discount on the lowest available Eastern Airlines ticket to get there.

Howard Johnson's — Superpoints II

Each paid room night earns a single Superpoint certificate. Certificates are redeemable in groups of five for prizes ranging from small appliances to a fully paid ten-day trip to Hawaii for two. The Hawaii trip requires 325 certificates, but smaller premiums, such as cutlery sets are available for only five certificates.

Marriott Hotels — Honored Guest Awards

In addition to giving credit based on the number of nights stayed, the Marriott program also recognizes other charges to a customer's account, such as meals, drinks and phone charges. Ten points are given for every dollar charged to a room. The top award, requiring 150,000 points, or \$15,000 spent at Marriott properties, is a twelve day stay for two at any Marriott property, plus two airline tickets to get there.

Ramada Inns — Business Card Program

Similar to the Marriott program in that it offers credit for all charges to a customer's account, including banquet and meeting charges if the customer is a guest of a Ramada Inn during those events. One point is awarded for each \$100 charged to the guest's room. At present all points must be earned no later than May 31, 1985 and redeemed by December 31, 1985. One

of the top prizes is a six night stay at any Ramada worldwide, including two free airline tickets to get there and a free car rental on arrival. This prize requires an accumulation of 200 points, or \$20,000 in expenditures at Ramadas.

Quality Inn — Super Seven Saver

A simple program to understand and one which requires a minimum of patronage to enjoy a significant award — One free night is given for each six paid nights. Awards may be used separately or accumulated.

Stouffer Hotels — Certificate of Appreciation

The Stouffer program is available only to American Express cardholders. One certificate is awarded for each night's stay. One of the top awards requires 50 certificates for a \$500 U. S. Savings Bond, a free weekend at a Stouffer's Hotel and a \$100 gift certificate redeemable from a special American Express merchandise catalogue.

More detailed information about all of these hotel incentive programs is available at the front desk of participating properties and from their toll free reservation numbers.

Since our last issue, there's been a significant development in the Central States air travel picture. People Express airline, a low fare carrier based in Newark, New Jersey, opened extensive service from Chicago's O'Hare airport. Many of their fares are half or less of what was available prior to their entry into O'Hare. Here are a few sample fares peak/off peak. From O'Hare to Baltimore \$85/\$65, Boston \$85/\$65, Buffalo \$85/\$65, London \$241/\$221, New York-Newark \$79/\$59, Pittsburgh \$85/\$65, Washington, D. C. \$85/\$65. The off peak period is defined as after 7:00 p.m. Monday through Friday and all day Saturday and Sunday.

A number of the major carriers operating out of O'Hare have either

turn page

matched or approached the People Express fares, although in many cases with advance purchase or other restrictions.

The net effect of the People Express

expansion to our region seems to have been a significant decrease in most airline's fares from Chicago to Eastern destinations.

— Kevin Foley

The CoinFidence Corner

by Bill Quarles

The collecting of error coins has always been one of the more popular phases of numismatics and over the past few years two such significant finds have been discovered. One is the 1982 no mintmark dime that resulted from the mint's failure to hand punch the "P" into one of the working dies. Another major find is the 1983 cent with the doubled die reverse.

The popularity and demand for these pieces and the wide publicity given them have driven prices to a level where the unscrupulous may consider manufacturing pieces to meet the demand.

While to the best of my knowledge this hasn't happened yet, and in fact may



A 1982 no-mintmark dime from the Philadelphia Mint.



A 1983 cent from a doubled reverse die.

never happen at all, still the prudent numismatist would be well advised to be familiar with the genuine article when making a purchase. The two photographs of these major errors which appear here were made available through the American Numismatic Association Certification Service, 818 North Cascade, Colorado Springs, Colorado 80901.

— Bill Quarles

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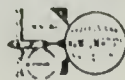
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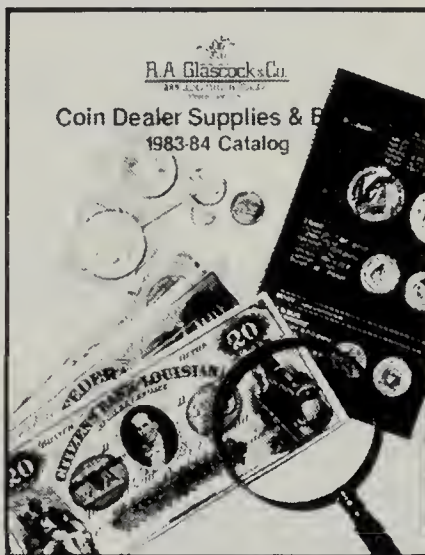


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